ISLAY & JURA SICK CHILDREN'S FUND
REPORT OF THE TRUSTEES
AND FINANCIAL STATEMENTS
For Year Ended
31st December
2025

Charity No SC007384

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The Trustees and Management Committee present their report and un-audited financial statements for the year ended 31 December 2025.

REFERENCE & ADMINISTRATION INFORMATION

CHARITY NAME: Islay & Jura Sick Children's Fund

CHARITY REGISTRATION NUMBER: SC007384

CHARITY ADDRESS: 10 North Bay
Port Ellen
Isle of Islay
PA42 7BY

TRUSTEES:	Name	Position
	E Crawford	Chairperson
	M Orr	Vice Chairperson
	S Ayres	Treasurer
	C MacAffer	Secretary (Resigned 1/12/25)
	S Brown	Secretary (Appointed 1/12/25)
	T Archibald	
	D Campbell	

BANKERS: The Royal Bank Of Scotland
Main Street
Bowmore
Isle Of Islay
PA42 7JJ

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Structure, Governance and Management

The organisation is governed by constitution. The Trustees who are the management committee are responsible for the day to day running of the organisation and ensuring the aims and objectives are carried out. A quorum of 5 is required for decisions. New trustees are appointed at the AGM. Most new Trustees are familiar with the practical work of the charity, by living within the local community.

Organisation's Principal Purpose

The principal objective of the organisation is to provide financial assistance to families, who are resident on Islay and Jura, and who have sick children under the age of 16, with the financial burden of travelling to and from mainland hospital appointments. The aid typically takes the form of a daily or weekly per diem, values agreed annually at the AGM. Additional expenses incurred as a result of having sick children may also be paid at the sole discretion of the Committee.

Achievements and Performance
In the year the charity supported six families by helping with the expense of travelling to the mainland for hospital stays.

Financial Review
Following the support of six families in need, the charity had surplus of £929 in the financial year (2024 deficit of £2,519). Total donations of £2,283 included a single donation of £1,987 from Mccallum Shoot which was supplemented by other smaller donations and bank interest to support families in the year.

Total cash of £58,504 (2024 £57,575) was held at the end of the year.

The market value of the Islay and Jura Sick Children's Fund increased over the year to £92,978 (2024 £87,869).

Reserve Policy

The funds held are of a high amount due to the generosity of the local community and ensure the organisation can continue to fulfil its charitable aims as per the governing document. The Trustees believe that the balance held in the bank accounts is appropriate to meet the needs of the charity's objectives for the following 5 years and are not doing any active fundraising. The balance held in investment is deemed necessary to support a family with severe medical needs over a period of time.

Investment Policy

In 2017 the Trustees considered the most appropriate policy for investing funds and with advice have decided to invest £70,000 with Smith & Williamson, now trading as Evelyn Partners.

Plans for Future Periods

The charity plans to continue the activities outlined above in the forthcoming years subject to satisfactory funding arrangements.

On behalf of the Committee

Signed SAyres

Printed SUANNE AYRES

Date 1/9/26

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Independent Examiner's Report

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the view given by the accounts.

In the course of my examination, no matter has come to my attention :

1. which gives me reasonable cause to believe that in any material respect the requirements:
• to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
• to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: RBlades.

Name: RHIANNON BLADES

Date: 01/09/2026

Address: TIGH NAN SGOTHAN
ISLAY, PA42 7EF

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Receipts and Payments	2025 Unrestricted Funds £	2025 Restricted Funds £	2025 Total Funds £	2024 Total Funds £
RECEIPTS				
Receipts directly relating to Charitable Activities	2,283	-	2,283	1,605
Income from Investments	968	-	968	1,190
TOTAL RECEIPTS	**3,251**	**-**	**3,251**	**2,795**
PAYMENTS				
Payments directly relating to Charitable Activities	2,322	-	2,322	5,314
Purchase of Investments	-	-	-	-
TOTAL PAYMENTS	**2,322**	**-**	**2,322**	**5,314**
Net Surplus/Deficit	**929**	**-**	**929**	**- 2,519**

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Statement of Balances	2025 Unrestricted Funds £	2025 Restricted Funds £	2025 Total Funds £	2024 Total Funds £
Opening Bank Balances	57,575	-	57,575	60,094
Surplus / (Deficit) for Year	929	-	929	- 2,519
Closing Bank Balance	**58,504**	-	**58,504**	**57,575**
Investment Fund (purchase price)			**70,000**	**70,000**

Signed SDAyres

Printed SUZANNE AYRES

Date 21/9/26

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Notes to the Accounts

	Opening Balance 2025	Receipts	Payments	Closing Balance 2025
1 Nature and Purpose of Funds				
Unrestricted General Funds	57,575	3,251	-2,322	58,504
	57,575	**3,251**	**-2,322**	**58,504**

2 Investment Fund

In 2017 the charity invested £70,000 with Smith & Williamson, now trading as Evelyn Partners, and The Islay & Jura Sick Children's Fund was set up.

Each year dividend income is automatically reinvested in the Fund. As this income is not received in cash by the charity, it is not included in the receipts and payments account, in accordance with the R&P basis of accounting. During the year, reinvested income totalled £1,274.

Investment decisions made by the fund managers are spread across several investment opportunities to minimise risk. During the year, the fund manager carried out routine rebalancing, including purchases and sales of investments. These transactions were conducted within the Fund and did not involve any additional cash outflows or inflows to the charity. Under the receipts and payments basis, these internal investment transactions are not reflected in the accounts.

The market value of the Islay and Jura Sick Children's Fund increased over the year to £92,978 (2024 £87,869). The total upside of £5,108 is shown below:

	2025	2024
Opening Fund Balance	87,869	83,415
Net Additions to Capital	1,273	2,833
Income Capitalised	133	11
Change in Market Value	3,969	1,610
Closing Fund Balance	**92,978**	**87,869**

3 Trustees Renumeration

No Trustees were paid in the current year (2024 nil)

4 Trustees Expenses

No Trustees were reimbursed for expenses during the year (2024 £nil).

5 Transactions with Trustees and Connected Persons

There were no transactions with Trustees or Connected Persons during the year (2024 nil)

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Analysis of Receipts and Payments	2025 Unrestricted Funds £	2025 Restricted Funds £	2025 Total Funds £	2024 Total Funds £
Receipts directly relating to Charitable Activities				
McCallum Shoot Donation	1,987		1,987	1,154
Other Donations	296		296	451
	2,283	-	2,283	1,605
Income from Investments				
Bank Interest Received	968		968	1,190
	968	-	968	1,190
TOTAL RECEIPTS	**3,251**	**-**	**3,251**	**2,795**
Payments directly relating to Charitable Activities				
Payments made to families	2,322	-	2,322	5,305
Admin Expenses	-		-	9
Donations	-	-	-	-
	2,322	-	2,322	5,314
Governance				
Accountancy Fees	-	-	-	-
	-	-	-	-
TOTAL PAYMENTS	**2,322**	**-**	**2,322**	**5,314**